

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Jason E. Hoff
 Heather S. Hoff
 Debtors

Case No. 16-17950-ref
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 44

Date Rcvd: Feb 17, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 19, 2017.

db/jdb
 smg +Jason E. Hoff, Heather S. Hoff, 751 Floret Ave, Reading, PA 19605-1107
 +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 13822870 +Best Buy / CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
 13822879 +CitiCards CBNA, PO box 790441, Saint Louis, MO 63179-0441
 13822878 +CitiCards CBNA, PO Box 6283, Sioux Falls, SD 57117-6283
 13822883 +Comenity Capital Bank / Boscovs, PO Box 182120, Columbus, OH 43218-2120
 13822884 +Court of Common Pleas, Berks County, 633 Court Street, Reading, PA 19601-4302
 13822885 +D&A Services, 1400 E. Touhy Ave., G2, Des Plaines, IL 60018-3338
 13822886 +DirecTV, PO Box 5007, Carol Stream, IL 60197-5007
 13822890 +District Court 23-1-06, 427 Water Street, Temple, PA 19560-1745
 13822896 #+Michael J. Dougherty, 76046, Weltman, Weinberg & Reis, Co., LPA, 325 Chestnut St., Ste 501,
 Philadelphia, PA 19106-2605
 13822897 +P&B Capital Group, LLC, 455 Center Road, West Seneca, NY 14224-2100
 13822898 +Profession Bureau of Collections of MD, Inc, PO Box 4157, Greenwood Village, CO 80155-4157

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QRHHOLBER.COM Feb 18 2017 02:03:00 ROBERT H. HOLBER, Robert H. Holber PC,
 41 East Front Street, Media, PA 19063-2911
 smg +E-mail/Text: robertsl2@dnb.com Feb 18 2017 02:36:26 Dun & Bradstreet, INC,
 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 18 2017 02:35:35
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 18 2017 02:36:38 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13822867 +EDI: GMACFS.COM Feb 18 2017 02:03:00 Ally Financial, PO Box 380901,
 Minneapolis, MN 55438-0901
 13822868 +EDI: CINGMIDLAND.COM Feb 18 2017 02:03:00 At&t Wireless, PO Box 537104,
 Atlanta, GA 30353-7104
 13822869 EDI: BANKAMER.COM Feb 18 2017 02:03:00 Bank of America, NA, PO Box 982235,
 El Paso, TX 79998-2235
 13822871 E-mail/Text: cms-bk@cms-collect.com Feb 18 2017 02:35:20 Capital Management Services, LP,
 698 1/2 S. Ogden St., Buffalo, NY 14206-2317
 13822872 +EDI: CAPITALONE.COM Feb 18 2017 02:03:00 Capital One Bank, PO Box 30281,
 Salt Lake City, UT 84130-0281
 13822873 EDI: CHASE.COM Feb 18 2017 02:03:00 Chase, PO Box 15298, Wilmington, DE 19886-5153
 13822874 +EDI: CHASE.COM Feb 18 2017 02:03:00 Chase/Amazon.com, Card Services, PO Box 15298,
 Wilmington, DE 19850-5298
 13822875 EDI: CITICORP.COM Feb 18 2017 02:03:00 Citi, PO Box 6241, Sioux Falls, SD 57117-6241
 13822877 EDI: CITICORP.COM Feb 18 2017 02:03:00 CitiCards CBNA, PO Box 6241, lbs Cdv Disputes,
 Sioux Falls, SD 57117-6241
 13822876 +EDI: CITICORP.COM Feb 18 2017 02:03:00 CitiCards CBNA, 701 E. 60th St. N,
 Sioux Falls, SD 57104-0432
 13822880 E-mail/Text: ned-collections_bankruptcydocuments@comcast.com Feb 18 2017 02:37:25
 Comcast Cable, PO box 3006, Southeastern, PA 19398-3006
 13822881 EDI: WFNNB.COM Feb 18 2017 02:03:00 Comenity Bank - BJ's, Bankruptcy Dept, PO Box 182125,
 Columbus, OH 43218-2125
 13822882 +EDI: WFNNB.COM Feb 18 2017 02:03:00 Comenity Bank/Dress Barn, PO Box 182789,
 Columbus, OH 43218-2789
 13822887 EDI: DISCOVER.COM Feb 18 2017 02:03:00 Discover Bank, 2500 Lake Park Boulevard,
 Salt Lake City, UT 84120
 13822888 EDI: DISCOVER.COM Feb 18 2017 02:03:00 Discover Bank, C/O DB Servicing Corporation,
 6500 New Albany Rd, East, New Albany, OH 43054
 13822889 EDI: DISCOVER.COM Feb 18 2017 02:03:00 Discover Financial Services, LLC, PO Box 15316,
 Wilmington, DE 19850-5316
 13822891 +EDI: WFNNB.COM Feb 18 2017 02:03:00 Fashion Bug/Spirit of America, 1103 Allen Dr,
 Milford, OH 45150-8763
 13822892 E-mail/Text: camanagement@mtb.com Feb 18 2017 02:35:21 M&T Bank, PO Box 767,
 Buffalo, NY 14240-0767
 13822893 E-mail/Text: camanagement@mtb.com Feb 18 2017 02:35:21 M&T Bank, PO Box 900,
 Millsboro, DE 19966
 13822894 E-mail/Text: camanagement@mtb.com Feb 18 2017 02:35:21
 Manufacturers and Traders Trust Company, PO Box 767, Buffalo, NY 14240-0767
 13822895 E-mail/Text: camanagement@mtb.com Feb 18 2017 02:35:21
 Manufacturers and Traders Trust Company, PO Box 844, Buffalo, NY 14240
 13822899 EDI: RMSC.COM Feb 18 2017 02:03:00 SYNCEB/Lowes, PO Box 965005, Orlando, FL 32896-5005
 13822900 +EDI: RMSC.COM Feb 18 2017 02:03:00 SYNCEB/Old Navy, PO Box 965005,
 Orlando, FL 32896-5005

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13822901 +EDI: WTRNBANK.COM Feb 18 2017 02:03:00 Target Group, PO Box 673,
Minneapolis, MN 55440-0673

TOTAL: 28

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 19, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 16, 2017 at the address(es) listed below:

CYNTHIA E. REED on behalf of Joint Debtor Heather S. Hoff creed15030@gmail.com,
bhuber.1500@gmail.com

CYNTHIA E. REED on behalf of Debtor Jason E. Hoff creed15030@gmail.com, bhuber.1500@gmail.com

DENISE ELIZABETH CARLON on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com

ROBERT H. HOLBER trustee@holber.com, rholber@ecf.epiqsystems.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	Jason E. Hoff	Social Security number or ITIN	xxx-xx-4549
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	Heather S. Hoff	Social Security number or ITIN	xxx-xx-2759
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 16-17950-ref			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jason E. Hoff

Heather S. Hoff
fdba Heather S. Hoff

2/16/17

By the court: Richard E. Fehling
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.